

P BK 92 PG 450

STATION - DESOTO CO. P7

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W. L. DAVIS JR. CLK.

When Recorded Mail To:

LITTON LOAN SERVICING LP
5373 West Alabama, Suite 600
Houston, TX 77056

Attn: Lynne Marlow
200-10080128

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that:

WHEREAS, SALOMON BROTHERS REALTY CORP. (the "Owner") is a New York corporation, having an office at 390 Greenwich Street, New York, NY 10013; and

WHEREAS, LITTON LOAN SERVICING LP (the "Servicer") is a Delaware limited partnership, having its principal place of business at 5373 West Alabama, Houston, TX 77056; and

WHEREAS, Owner owns certain performing and non-performing residential mortgage loans secured by residential mortgages or deeds of trust (the "Loans") and certain real property parcels (the "REO Properties"), which loans were purchased by Owner pursuant to that certain Loan Sale Agreement referred to below (the "Loans and REO Properties").

NOW, THEREFORE, Owner does hereby make, constitute, and appoint Servicer its true and lawful attorney-in-fact to act in the Owner's name, and for the Owner's use and benefit, for the purposes set forth below. This power of attorney may be exercised by certain authorized individuals listed on the attached Exhibit A. This power of attorney is given pursuant to a certain Servicing Agreement by and between Owner and Servicer dated as of November 1, 2000, as may be amended, and pursuant to a certain Loan Sale Agreement by and between Owner and the Department of Housing and Urban Development ("HUD") dated as of September 22, 2000, to which reference is made for the definition of all capitalized terms herein. Said attorney-in-fact is hereby authorized and empowered:

- 1) To conduct all Accepted Servicing Practices, with respect to any Loans and REO Properties.
- 2) To take any action regarding any foreclosure or bankruptcy actions or other litigation relating to the Loans and REO Properties.
- 3) To enter into contracts to maintain, repair, preserve, or sell any REO Properties.
- 4) To execute and deliver deeds, assignments, note endorsements, allonges, bills of sale, other instruments of sale, conveyance of real property and ancillary documents associated with such real property, modification, or transfer, releases, satisfactions, notice filings, affidavits of debt, notices of substitute trustee, notices of default, tax declarations, and other statements of filings with any federal, state, municipal, local or other governmental subdivision, department, commission, board, bureau, court, legislature, agency, instrumentality or other governmental authority, together with such endorsements and acknowledgments as may be necessary or appropriate to effect the execution, delivery, conveyance, recordation or filing of any such documents.

Owner gives and grants to Servicer full power and authority to do all and every act and thing whatsoever requisite and necessary to be done relative to any of the foregoing, as fully to all intents and purposes as Owner might or could do if personally present.

Any and all third parties may rely on a copy of this Limited Power of Attorney, certified as being true and correct, to the same extent as if it were an original, and shall be entitled to rely on a writing signed by the Servicer to establish conclusively the identity of a particular right, power, capacity, asset, liability, obligation, property, loan or commitment of the Owner for all purposes under this Limited Power of Attorney.

Servicer shall not be obligated to furnish bond or other security in connection with its actions hereunder.

Owner hereby authorizes Servicer, by and through any of its respective directors, officers, or member or by any of their other respective employees which are duly authorized by the Servicer to: (i) certify copies of this Limited Power of Attorney; and (ii) certify, deliver and record certified copies and originals of this Limited Power of Attorney.

Nothing contained in this Limited Power of Attorney shall enlarge or limit, or be deemed to enlarge or limit, as between the Owner and the Servicer, the rights or powers of the Owner or the Servicer as are or may be set forth in the Servicing Agreement and Loan Sale Agreement or any other separate agreement between them; provided, however, that the foregoing provision shall not create any duty of inquiry by any third party relying on an original or certified copy of an original of this Limited Power of Attorney, and such third parties shall be entitled to completely rely on the authority of the Servicer, notwithstanding the terms of the Servicing Agreement and Loan Sale Agreement or other separate agreements between the Owner and the Servicer.

The rights, powers, and authority granted in this instrument shall commence and be in full force and effect as of November 1, 2000, and such rights, powers and authority shall remain in full force and effect until 11:59 PM EST on the date two (2) years from the date hereof.

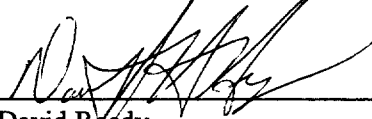
If any provision of the Limited Power of Attorney shall be held invalid, illegal or unenforceable, the validity, legality or enforceability of the other provisions hereof shall not be affected thereby, and there shall be deemed substituted for the provision at issue a valid and enforceable provision as similar as possible to the provision at issue.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of New York, without reference to principles of conflicts of laws.

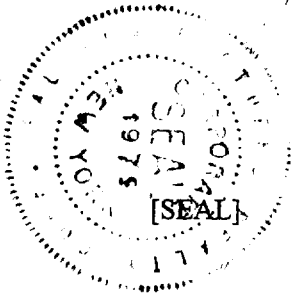
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IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney
as of this 23 day of March, 2001.

SALOMON BROTHERS REALTY CORP.



By: David Reedy
Title: Authorized Agent



ATTEST:



By: La Verne D. Mitchell
Title: Assistant Secretary

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**EXHIBIT A TO THE SALOMON BROTHERS REALTY CORP.
LIMITED POWER OF ATTORNEY ("EXHIBIT A")**

LIST OF AUTHORIZED ATTORNEYS-IN-FACT

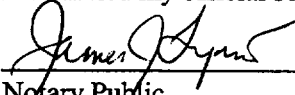
Terry L. Smith	Senior Vice President
Larry B. Litton, Jr.	Senior Vice President
Stephen Staid	Vice President
Edward Hill	Vice President
Robert Norrell	Vice President
Ann Kelley	Vice President
Debra Lyman	Assistant Vice President
Linda Genneken	Assistant Vice President
Lela Derouen	Assistant Vice President

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STATE OF NEW YORK)
)
COUNTY OF NEW YORK)

On the 23rd day of March, 2001, before me, a Notary Public in and for said State, personally appeared David Reedy, known to me to be an Authorized Agent of Salomon Brothers Realty Corp., the company that executed the within instrument and also known to me to be the person who executed it on behalf of said company, and acknowledged to me that such company executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Notary Public

[SEAL]

JAMES J. LYONS
NOTARY PUBLIC, State of New York
No. 01LY6013859
Qualified in New York County
Commission Expires September 28, 2002

Prepared by:
BRIDGFORTH & BUNTIN
P. O. Box 241
Southaven, MS 38671